

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK

IN RE: Christine A. Ryan,

Debtor.

Hearing Date: November 6, 2018
Hearing Time: 9:30 a.m.
Hearing Location: Southern Tier/Utica
Case No.16-60366
Chapter 13

APPLICATION IN SUPPORT OF MODIFICATION PURSUANT TO 11 U.S.C. § 1329

Christine A. Ryan, by and through her attorney, Orville & McDonald Law, P.C., respectfully states:

1. The Debtor filed a Voluntary Petition for relief pursuant to Chapter 13 of the U.S. Bankruptcy Code on March 18, 2016, in the U.S. Bankruptcy Court Northern District of New York.

2. The Debtor's confirmation order provided for monthly payments of \$200.00 for six months then \$600.00 for six (6) months then \$900.00 for 12 months then \$1,020.00 for 36 months with repayment to unsecured creditors of 100%. The plan was then modified to payments of \$1,000.00 per month for the months of September through May and \$1,500.00 per month for the months of June through August of each year beginning in May, 2017. The modification kept the percentage paid to properly filed unsecured Creditors at 100%. The plan was then again modified to excuse missed payments and begin payments of \$1,000.00 per month for four (4) months beginning in February 2018 through May 2018 then \$1,670.00 per month for five (5) months beginning June 2018 through October 2018 then \$1,000.00 per month for seven (7) months beginning November 2018 through May 2019 then \$1,650.00 per month for five (5) months beginning June 2019 through October 2019 then \$2,075.00 for 17 months beginning in November 2019. The modification kept the percentage paid to properly filed unsecured Creditors at 100%.

3. This modification is to excuse missed payments and begin making payments of \$1,800.00 per month for one (1) month in October 2018 then \$200.00 per month for six (6) months beginning November 2018 through April 2019 then \$1,800.00 per month for six (6) months May 2019 through October 2019 then \$200.00 per month for six (6) months beginning November 2019 through April 2020 then \$1,800.00 per month for six (6) months beginning May 2020 through October 2020 then \$200.00 for five (5) months beginning in November 2020 through March 2021. The percentage paid to properly filed general unsecured creditors will remain at 100%.

4. This modification is supported by the fact that Debtor was able to rent out a portion of her house but the tenant only stayed 3 months. Debtor's business income decreases significantly in the winter months. Debtor again expects to re-rent out a portion of her house.

5. Unsecured Creditors will be receiving more money through this modified plan than they would receive in a Chapter 7 Bankruptcy.

WHEREFORE, it is respectfully requested that the plan be modified as indicated above.

Dated: 10/8/18

Respectfully,
ORVILLE & MCDONALD LAW, P.C.

/s/Peter A. Orville
Peter A. Orville
Attorney for Debtor
30 Riverside Drive
Binghamton, NY 13905
607-770-1007